

**Wellfleet, Massachusetts
Housing BuyDown Program
Affirmative Fair Housing Marketing Plan**

1. Introduction

The Wellfleet Housing Authority (WHA) is committed to helping address the affordable housing shortage in the town of Wellfleet. Recent affordable initiatives include:

- Rental Assistance Programs
- Gull Pond affordable apartments
- Paine Hollow affordable rental units
- Fred Bell Way affordable rental units
- Old Wharf Road affordable home ownership
- Multiple Habitat for Humanity home ownership houses
- BuyDown affordable home ownership subsidies

WHA has been running a BuyDown program since 2010 and has successfully assisted three moderate income families purchase homes affordable. Wellfleet is now looking at targeting specifically to low – and moderate-income income buyers (earning at/below 80% of Area Median Income) and is seeking approval of the Program under the Local Initiative Program (LIP) and approval of the homes as Local Action Units.

Wellfleet Housing Authority is committed to ensuring fair and open access to these affordable housing opportunities, and to this end has prepared this Affirmative Fair Housing Marketing Plan.

Developer Staff and Contractor Qualifications:

The entity and the individual with primary responsibility for resident selection will have substantial, successful prior experience in each component of Affirmative Fair Housing Marketing, having carried out similar Affirmative Fair Housing Marketing Plan responsibilities for a minimum of three (3) projects in Massachusetts. For an individual to have had substantial, successful experience the individual with primary responsibility for resident selection process must have carried out similar Affirmative Fair Housing Marketing Plan responsibilities for a minimum of five (5) projects in Massachusetts. The entity and individual must also have the capacity to address matters relating to English language proficiency. “Successful” is defined as experiences that did not require intervention by a Subsidizing Agency to address fair housing complaints or concerns and that within the past five (5) years there has not been a finding or final determination against the entity or individual for violation of any state or federal fair housing law (see DHCD Guidelines, Affirmative Fair Housing Marketing Plan). We propose that Karen Sunnarborg serve as the Marketing/Lottery Agent. Ms. Sunnarborg has been conducting this work for more than 15 years, working closely with DHCD, and is certified to provide these services by MassHousing as well. Her specific qualifications are attached to this Marketing Plan as Tab 7.

2. Proposed Timeline


Affirmative and General Marketing	Not less than sixty days (commences on publication of first advertisement, ends on application due date)
Application Distribution	Ongoing during marketing
Information Sessions.....	During marketing period; one session to be on a weekday evening, a second to be held in the daytime on a weekend
Application Deadline.....	Applications due not less than sixty days from start of marketing
Initial Application Review	Reviewed on receipt
Notification of Eligibility.....	Not more than three weeks after application deadline
Eligibility Appeal Period	Between notification of eligibility and lottery
Lottery.....	Not more than four weeks after application deadline; no less than one week after notification of eligibility

See Tab 1 for Program/Project specific dates.

3. Outreach and Marketing

The Program will not discriminate in the selection of applicants on the basis of race, color, national origin, religion, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement. All advertising with graphic depictions of people (photographs and/or illustrations) will depict members of classes of persons protected under fair housing laws, including majority and minority groups. In no event will advertising reference local preference.

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

The Fair Housing logo () and slogan ("Equal Housing Opportunity") will be included in all marketing materials.

3.1 Newspaper Advertisements: Paid display ads will be run in local and regional newspapers, and newspapers that serve minority groups. Ads will be approximately of 3.5" x 3.5" (will vary slightly depending on column size of publication). Ads will run two times during the marketing period (unless publication is a monthly publication, in which case ad will run once). Publications include:

Local:	Provincetown Banner and/or Cape Codder
Region:	Cape Cod Times
Minority Outreach:	As closest major minority papers are Boston based (approx 100 miles away) a waiver of this advertising requirement is requested.

For sample ad, see Tab 2.

3.2 Internet Outreach/Websites: Lottery will be listed on Citizen's Housing and Planning Association (CHAPA) lottery website (www.chapa.org) and MassAccess - The Accessible Housing Registry website www.massaccesshousingregistry.org).

3.3 Flyers/Mailings: Flyers will be sent to an outreach list that includes local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies and other non-profit organizations. Flyers will either be sent via US Mail or, when available, e-mail. See Tab 3 for current outreach list. Please note that this list is continually being updated and added to. See also Tab 4 for the sample flyer.

3.4 Press Release: Press releases will be sent to newspapers, radio stations and local cable television. See Tab 5 for the sample Press Release, which will be provided to:

- Provincetown Banner
- Cape Codder
- Cape Cod Times
- Quantum Radio Stations:
95 WXTK News Radio,
WCIB Cool 102,
WCOD 106,
Sports Radio 96.3 WEEI
- Cape Cod Broadcasting –
WOCN-FM Ocean 104.7
WFCC Classical 107.5,
WQRC 99.9 FM,
Cape County WKPE 104
- WOMR 92.1
- DUNES 102.3
- WCAI – Cape and Islands NPR

Please note that this list is continually being updated and added to.

4. Availability of Applications

Advertising and outreach efforts will identify locations where applications can be obtained as well as including a phone number where people can call to have applications mailed to them and an e-mail address they can use to request an electronic version of the application.

Physical locations for application pick-up will be as follows:

- Wellfleet Town Hall (business hours)
- Wellfleet Public Library
(evening hours Monday -Thursday, Saturday hours and Sunday hours November-April)

5. Informational Meetings

Informational Meetings will be held to describe the affordable housing opportunity. Two meetings will be held during the Marketing period, one during the week in the evening and the other during daytime on the weekend. The purpose of the meetings will be to answer questions that are commonly asked by applicants and assist applicants in successfully completing applications. Attendance at a meeting will not be mandatory for participation in the lottery. Meetings will be held in public buildings whenever practical (location may vary due to availability; first choice would be the Wellfleet Senior Center). Whenever possible, the meeting room will be accessible. If this is not possible, reasonable accommodations will be made. Date, time and location of these meetings will be published in the ads and flyers that publicize the availability of the lottery.

6. Income Eligibility

Households are income eligible if gross household income is at or below the current Barnstable MSA 80% Income Limit, as adjusted for family size. Incomes for 2016 are as follows:

2016 Barnstable MSA Income Limits; see www.huduser.org						
Household size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
80% Area Median Income Limits	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800

7. Home Sale Prices

The maximum prices allowed are listed in the table below with the calculations for determining these prices. If a home can be purchased for less, the home will be deed restricted at the affordable purchase price. Note that buyers will only receive funds necessary to meet the gap between the purchase price minus the mortgage amount and the down payment, not to exceed \$125,000 per unit, also enabling necessary home repairs to be included as part of the \$125,000 subsidy.

Housing Affordability (DHCD Model) – Affordable at 80% of Area Median Income

Purchase Price Limits					
Housing Cost:		1bdrm	2bdrm	3bdrm	4bdrm
Maximum Sales Price		\$182,900	\$205,800	\$228,400	\$246,900
5% Down payment		\$9,145	\$10,290	\$11,420	\$12,345
Mortgage		\$173,755	\$195,510	\$216,980	\$234,555
<u>Interest rate</u>		4.50%	4.50%	4.50%	4.50%
Amortization		30	30	30	30
Monthly P&I Payments		\$880.39	\$990.62	\$1,099.41	\$1,188.46
<u>Tax Rate</u>		\$6.83	\$6.83	\$6.83	\$6.83
monthly property tax		\$104	\$117	\$130	\$141
Hazard insurance		\$91	\$103	\$114	\$123
PMI		\$113	\$127	\$141	\$152
Condo/HOA fees (if applicable)		\$0	\$0	\$0	\$0
Monthly Housing Cost		\$1,189	\$1,338	\$1,485	\$1,605
Necessary Income:		\$47,555	\$53,509	\$59,386	\$64,196
Household Income:					
# of Bedrooms		1	2	3	4
Sample Household size		2	3	4	5
80% AMI/"Low-Income" Limit		\$54,350	\$61,150	\$67,900	\$73,350
Target Housing Cost (80% AMI)		\$1,359	\$1,529	\$1,698	\$1,834
Income with 10% Window		\$47,556	\$53,506	\$59,413	\$64,181
Target Housing Cost (70% AMI)		\$1,189	\$1,338	\$1,485	\$1,605
MAXIMUM AFFORDABLE PRICES, based on DHCD Housing Calculations					
Home Size	1 bedroom	2 bedroom	3 Bedroom	4 Bedroom	
Maximum Sale Price (includes Maximum per unit subsidy of \$125,000)	\$307,900	\$330,800	\$353,300	\$371,900	
Maximum Affordable Purchase Price/Net price to you after the subsidy is applied	\$182,900	\$205,800	\$228,300	\$246,900	

8. Application Verification

Applications will be reviewed for qualifications based on income limits and program qualifications.

Income qualification will be done according to income as defined in 24 CFR 5.609 and state guidelines. The verification process will examine, at a minimum, the following documents (additional documentation requirements may apply in specific situations)

- Applicant's Household Information
- Most recent three years Federal Tax Returns
- Past two month's Paystubs
- Past three month's Bank/Asset Account Statements
- Documentation of Other Income
- Affirmative Marketing Questionnaire
- General Authorization/Release of Information

Other Program requirements are as follows:

- Applicants are first time homebuyers (some exceptions).
- Applicants are able to obtain a mortgage within 60 days of being selected in the lottery. Applicants MUST submit a pre-approval letter from a mortgage lender. Mortgage must be a 30 year, fixed rate mortgage that is no more than 2 percentage points above the current MassHousing rate; loan can have no more than 2 points, borrower must provide a down-payment of at least 3% (half of which must come from buyer's own funds); monthly housing cost cannot exceed 38% of monthly income. No requirements can be made as to specific lenders. Non-household members will not be permitted as co-signors.
- Household assets cannot exceed \$75,000.
- It is strongly encouraged that one member of the applicant household complete a CHAPA approved HomeBuyer Education class prior to closing.
- Applicant will have been notified that the property will be sold with a deed restriction limiting the resale price of the unit, as evidenced by a signed Summary of Deed Rider and Statement of Understanding (documents to be part of application).
- Applicant will have completed and submitted a complete lottery application with all requested documentation and signatures.

Only complete and truthful applications will be considered. Lottery Agent reserves the right to not include an incomplete application in the lottery. An incomplete application is one in which all of the questions have not been answered and/or the application does not include all of the required documentation.

Applications received after the deadline will not be reviewed and will not be entered into the lottery. No exceptions will be permitted.

Applicants determined ineligible will be notified and given an opportunity to attend a private conference to discuss the reasons for the determination and to permit consideration of pertinent information for a new determination.

Applicants with complete applications determined eligible will receive a confirmation letter including date, time and location of lottery as well as a copy of their lottery card.

See Tab 6 for sample application.

9. Lottery

The lottery will be held not more than four weeks after the application deadline but not less than one week after notification of eligibility (providing ample time for Notification of Eligibility and possible Eligibility Appeal).

Notification of Eligibility will be in writing. The letter will include a lottery number.

Lottery cards will be completed for each applicant household showing the lottery number. At the lottery, all of the cards will be randomly drawn and placed in the order drawn on a ledger list indicating the application number.

Once an applicant has been notified of selection, the applicant will have two weeks to provide any additional information required to confirm qualification. Once qualification has been confirmed, all program timelines apply. Dates may be extended at the discretion of the Marketing/Lottery Agent.

10. Post Lottery / Wait List

Wait List: If the Marketing and Initial Lottery Period results in more qualified applicants than there are buy-down slots, all names will be kept on a Wait List. This list will be based on the order drawn in the Lottery.

Adding Names to the Wait List: if, post Lottery, a new applicant is interested in having their name placed on the Wait List they must submit a complete and eligible application. Their name will be placed on the bottom of list.

“First Come First Served”: If the Marketing and initial Lottery Period do not result in enough qualified applicants, with DHCD approval, applications received after the Lottery Application Deadline will be accepted on a “first-come-first-served” basis. This means that once an application is complete and verified, the applicant is offered the available unit. There is no Local Preference.

11. Conclusion

The goal of this Affirmative Housing Marketing Plan is to ensure fair and open access to affordable housing. Any questions on this Plan, or on implementing of the Marketing and Lottery process should be directed to the Lottery Agent.

Attachments

Tab 1: Marketing Period Dates

Tab 2: Sample Advertisement

Tab 3: Outreach Mailing List

Tab 4: Sample Flyer

Tab 5: Sample Press Release

Tab 6: Sample Application

Tab 7: Lottery Agent Qualifications

Tab 1: Marketing Period Dates

Affirmative and General Marketing	Start Monday, October 3 rd
Application Distribution	Ongoing during marketing
Information Sessions.....	What about Saturday October 22 nd and Wednesday October 26 th
Application Deadline.....	Friday, December 9 th (Applications due not less than sixty days from start of marketing)
Initial Application Review	Reviewed on receipt
Notification of Eligibility.....	Before December 30 th (Not more than three weeks after application deadline)
Eligibility Appeal Period	Between notification of eligibility and lottery
Lottery	Wednesday, January 4 th (Not more than four weeks after application deadline; no less than one week after notification of eligibility)



Tab 2: Sample Advertisement

1st Time Home Buyers: Get up to \$125,000 to help buy an AFFORDABLE HOME in Wellfleet!!!

The Wellfleet Housing Partnership and Housing Authority are offering another BuyDown Program funding round to help qualified buyers purchase a home.

The Wellfleet Housing BuyDown Program helps low- to-moderate income homebuyers (see table below for income qualification levels) in purchasing a home in Wellfleet by providing up to \$125,000 in subsidy and thus lowering the price to make the home affordable. In exchange for the subsidy, the home will be forever affordable, meaning that when you go to sell it, there will be restrictions on the amount you can sell it for.

Buyer Qualifications: To qualify, your annual household income must be at or below 80% of Barnstable County Median Income as noted in the table below. You also cannot have more than \$75,000 in assets.

2016 Barnstable MSA Income Limits; see www.huduser.org						
Household size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
80% Income Limits	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800

*Other requirements may apply

Affordable Purchase Price: The maximum affordable home prices are listed below by home size. Note that buyers will only receive funds necessary to meet the gap between the purchase price minus the mortgage amount and the down payment, not to exceed \$125,000 per unit, also enabling necessary home repairs to be included as part of the \$125,000 subsidy. Affordable home prices may be below these, but cannot be higher.

MAXIMUM AFFORDABLE PRICES, based on DHCD Housing Calculations for 2016				
Home Size	1 bedroom	2 bedroom	3 Bedroom	4 Bedroom
Maximum Sale Price (includes Maximum per unit subsidy of \$125,000)	\$307,900	\$330,800	\$353,300	\$371,900
Net price to you after the subsidy is applied	\$182,900	\$205,800	\$228,300	\$246,900

Minimum Price: The minimum affordable purchase price is \$175,000.



Applications: Application forms and help with how to fill them out will be available at the Information Sessions. The application form will also be available on the Town of Wellfleet website at www.wellfleetma.org or the Town Clerk's Office at 300 Main Street and Public Library at 55 West Main Street.

Completed applications with all the necessary attachments must be received *by 4:00 pm on Friday, December 9, 2016* for an anticipated lottery on Wednesday, January 4, 2017. Applications must be submitted by the deadline in hard copy to the Wellfleet Town Administrator's Office at 300 Main Street.

Information Sessions will be held at the Wellfleet Council on Aging (715 Old Kings Highway) on:

- Saturday, October 22, 2016 – 10:00 am
- Wednesday, October 26, 2016 – 7:00 pm

For more information, contact Karen Sunnarborg at 617-983-9883 or ksunnarborg@msn.com or Gary Sorkin at 508-349-7547 or gary.sorkin21@gmail.com.



Equal Housing Opportunity



Tab 3: Outreach Mailing List

(see attachment)



Tab 4: Sample Flyer

(Will be a full page)

1st Time Home Buyers: Get up to \$125,000 to help buy an AFFORDABLE HOME in Wellfleet NOW!!!

The Wellfleet Local Housing Partnership and the Housing Authority are offering another Buy Down to help a qualified buyer purchase a home in Wellfleet by:

- ☐ Reducing the purchase price
- ☐ Helping to pay for necessary repairs and closing costs

Applications are due by Friday, December 9th at the Wellfleet Town Administrator's Office, 300 Main Street.

To learn more, come to one of our Info Sessions:

- Wellfleet Council on Aging on Saturday, October 22nd at 10:00 am
- Wellfleet Council on Aging on Wednesday, October 26th at 7:00 pm

Get your application at
Wellfleet Town Clerk's
Office, 300 Main
Street, or Town's
website at
www.wellfleetma.gov

Maximum purchase prices (up to \$125,000 in subsidy) include:

1 bedroom = \$307,900 2 bedroom = \$330,800 3 bedroom = \$353,300 4 bedroom = \$371,900

Maximum Incomes include:

1 person household = \$47,550 2 persons = \$54,350 3 persons = \$61,150
4 persons = \$67,900 5 persons = \$73,350 6 persons = \$78,800

Note that buyers will only receive funds necessary to meet the gap between the purchase price minus the mortgage amount, any amounts escrowed for basic repairs approved by the Housing Authority, and the down payment, total not to exceed \$125,000 per unit.

For more info, contact Karen Sunnarborg at ksunnarborg@msn.com
or Gary Sorkin at 508-349-7547 or gary.sorkin21@gmail.com



Tab 5: Sample Press Release



Wellfleet Local Housing Partnership
Wellfleet Housing Authority
Town Hall – 300 Main Street
Wellfleet, MA 02667
508-349-0349

FOR IMMEDIATE PRESS RELEASE

Contact: Karen Sunnarborg, 617-983-9883 or ksunnarborg@msn.com, or
Gary Sorkin at 508-349-7547 or gary.sorkin21@gmail.com.

Up to \$125,000 for a Qualified 1st Time Wellfleet Home Buyer

The Wellfleet Local Housing Partnership and the Wellfleet Housing Authority are sponsoring another BuyDown Program for 1st Time Home Buyers in Wellfleet. The Program will make a **grant of up to \$125,000** to each of 2 qualified moderate-income applicants to help them “buy down” or reduce the purchase price of a home, bridging the gap between what is available in the open market and what is affordable to moderate-income Cape households. The goal of the Program is to increase the availability of affordable homeownership opportunities in Wellfleet using funds provided by the local Community Preservation Committee and approved by the voters of Wellfleet.

The BuyDown Program will assist qualified purchasers to buy an existing market-rate “starter” home, perform any necessary repairs, and record affordability restrictions (to make sure the home stays affordable in perpetuity.) Note that buyers will only receive funds necessary to meet the gap between the purchase price minus the mortgage amount and the down payment, not to exceed \$125,000 per unit, also enabling necessary home repairs to be included as part of the \$125,000 subsidy. This BuyDown Program is the fourth offering in **The Wellfleet 20/20 Plan** in which the Housing Partnership and the Housing Authority hope to assist in the purchase of at least one affordable house per year in Wellfleet for the next 20 years.

All interested persons **are encouraged to attend one of these Information Sessions** that will cover the application and selection process at the Wellfleet Council on Aging (715 Old Kings Highway):

- **Saturday, October 22, 2016 at 10:00 am**
- **Wednesday, October 26, 2016 at 7:00 pm**



To qualify, applicants will need to meet certain household income requirements. They should also be first-time homebuyers – someone who has not owned a home as a principal residence for three years. Applicants can also qualify if they are a single parent, a displaced homeowner or someone over 55 selling another home.

Applicants are encouraged to complete a First Time Home Buyer's Course before the closing on the mortgage. This course is offered by the Community Development Partnership (CDP), see capecdp.org or call (508) 240-7873 x25 or 800 220-6202 for details. The course is also offered by the Housing Assistance Corporation (HAC) in Hyannis. See haconcapecod.org or call (508) 771-5400 x287 to sign up.

Participant selection will be by Lottery. Applicants must also be able to qualify for a Mortgage Pre-approval Letter from a Bank. The homes purchased under this Program will be deed restricted as affordable with strict limits on any future sale price.

Application forms and help with how to fill them out will be available at the Information Sessions. The application form will also be available on the Town of Wellfleet website at www.wellfleetma.org or the Town Clerk's Office at 300 Main Street and Public Library at 55 West Main Street.

Completed applications with all the necessary attachments should be received by Friday, December 9, 230176 by 4:00 pm for an anticipated lottery on Wednesday, January 4, 2017. Applications must be submitted by the deadline in hard copy to the Wellfleet Town Administrator's Office at 300 Main Street.

For more information, contact Karen Sunnarborg, 617-983-9883 or ksunnarborg@msn.com or Gary Sorkin at Gary Sorkin at 508-349-7547 or gary.sorkin21@gmail.com.

Wellfleet Housing Authority prohibits discrimination based on race, creed, color, sex, age, disability, marital status, familial status, veteran status, sexual orientation, national origin or any other basis prohibited by law.



Equal Housing Opportunity



Tab 6: Sample Application



**Wellfleet Local Housing Partnership
Wellfleet Housing Authority
Town Hall – 300 Main Street
Wellfleet, MA 02667
508-349-0349**

Introduction

The Wellfleet Local Housing Partnership and the Wellfleet Housing Authority are sponsoring another BuyDown Program funding round for 1st Time Home Buyers in Wellfleet. The Program will make a *grant of up to \$125,000* to each of 2 qualified moderate-income applicants to help them “buy down” or reduce the purchase price of a home, bridging the gap between what is available in the open market and what is affordable to moderate-income Cape households. The goal of the Program is to increase the availability of affordable homeownership opportunities in Wellfleet using funds provided by the local Community Preservation Committee and approved by the voters of Wellfleet.

Buyer Qualifications: To qualify, your annual household income must be at or below 80% of Barnstable County Median Income as noted in Table 1. You also cannot have more than \$75,000 in assets.

Table 1

2016 Barnstable MSA Income Limits; see www.huduser.org						
Household size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
80% Income Limits	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800

*Other requirements may apply

Affordable Purchase Price: The maximum affordable home prices are listed in Table 2 by home size. Note that buyers will only receive funds necessary to meet the gap between the purchase price minus the mortgage amount and the down payment, not to exceed \$125,000 per unit, also enabling necessary home repairs to be included as part of the \$125,000 subsidy. This is the maximum price you could pay,

and it is also the price at which the home will be deed restricted. Affordable home prices may be below these, but cannot be higher.

Table 2

MAXIMUM AFFORDABLE PRICES, based on DHCD Housing Calculations for 2016				
Home Size	1 bedroom	2 bedroom	3 Bedroom	4 Bedroom
Maximum Sale Price (includes Maximum per unit subsidy of \$125,000)	\$307,900	\$330,800	\$353,300	\$371,900
Maximum Affordable Purchase Price/Net price to you after the subsidy is applied	\$182,900	\$205,800	\$228,300	\$246,900

Minimum Price: The minimum affordable purchase price is \$175,000.

Applications: Application forms and help with how to fill them out will be available at the Information Sessions. The application forms will also be available on the Town of Wellfleet website at www.wellfleetma.org, the Town Clerk's Office at 300 Main Street, and the Public Library at 55 West Main Street.

Completed applications with all the necessary attachments should be received *by 4:00 pm on Friday, December 9, 2016* for an anticipated lottery on Wednesday, January 4, 2017. Applications must be submitted by the deadline in hard copy to the Wellfleet Town Administrator's Office at 300 Main Street.

All interested persons ***are encouraged to attend one of these Information Sessions*** that will cover the application and selection process at the Wellfleet Council on Aging (715 Old Kings Highway):

- **Saturday, October 22, 2016 at 10:00 am**
- **Wednesday, October 26, 2016 at 7:00 pm**

For more information, contact Karen Sunnarborg at 617-983-9883 or ksunnarborg@msn.com or Gary Sorkin at 508-349-7547 or gary.sorkin21@gmail.com.

Detailed information on Program requirements is provided in the following sections. Make sure you review all information to insure that you understand the Program and your application is complete!



Equal Housing Opportunity



Wellfleet BuyDown Program Application Checklist

Before submitting this application, please make sure you have filled out all pages and attached the requested documentation. IN ADDITION to completing and signing this application packet (all 12 pages, including the Signed Summary of Deed Rider / Statement of Understanding and Signed Eligibility Requirements), you will need to attach the following documentation. PLEASE make photocopies – do not attach originals!

- ☐ THREE most recent years Federal Tax Income Taxes
(for all household members 18 years or older; PLEASE MAKE SURE COPIES ARE SIGNED)
- ☐ Most recent TWO months of Paystubs
(for all household members 18 years or older)
- ☐ Most recent THREE months of Bank Accounts/Asset Accounts - checking, savings, investment accounts, retirement accounts, etc. - (for all household members 18 years or older)
- ☐ Employment Verification for all household members 18 years or older (form provided on page 12 – make additional copies as needed)
- ☐ Asset Verification for all asset accounts (form provided on page 13 – make additional copies as needed)
- ☐ Documentation of OTHER INCOME: if any household member receives Social Security, Veteran's Benefits, Disability, income from pensions, income from IRAs or other retirements accounts, income from unemployment statements, or other income not shown on paystubs, include two months of documentation.
- ☐ Home Buyer Education is STRONGLY ENCOURAGED. If you have or are taking this, please attach your Certificate -or- class schedule with class to be taken noted
- ☐ **PRE-APPROVAL LETTER FROM A MORTGAGE LENDER FOR A PURCHASE PRICE OF MORE THAN \$175,000 BUT NOT MORE THAN THE MAXIMUM AFFORDABLE PURCHASE PRICE AS LISTED IN TABLE 2 ABOVE, DEPENDING ON NUMBER OF BEDROOMS. THIS IS CRITICAL. WITHOUT THIS YOUR APPLICATION WILL NOT BE INCLUDED IN THE LOTTERY**

___ YES, I have included a complete and signed application (13 pages)

Discrimination on the basis of race, creed, color, sex, age, disability, marital status, familial status, veteran's status, sexual orientation, and/or national origin, or any other basis prohibited by law is specifically prohibited in the selection of applicants for this housing opportunity. Disabled persons are



entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.



Program Eligibility/Application Certification

Please check the **Homeowner Status** category that applies. To be eligible for this program you must fit into one of these categories (additional documentation may be required for verification of status):

- ☐ First-Time Homebuyer (applicant households must not have had an ownership interest in a residential property for the preceding 3 years). Applicant households may not own a home included in trust.
- ☐ Age Qualified Household (a household in which at least one member is age 55 or over)
- ☐ Displaced Homemaker, where the displaced homemaker (an adult who has not worked full-time, for a full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
- ☐ Single Parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant)
- ☐ A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations OR a household that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

You must be able to obtain a mortgage in order to purchase the home. You must secure a firm mortgage commitment within 30 days of notification of selection. The mortgage must meet the following minimum standards:

- The loan must have a fixed interest rate through the full term of the mortgage
- The loan must have a current fair market interest rate (no more than 2 percentage points above the current MassHousing rate (617) 854-1000 or www.masshousing.com)
- The loan can have no more than 2 points
- The buyer must provide a down payment of at least 3%, at least half of which must come from the buyer's own funds
- The buyer may not pay more than 38% of their monthly income for monthly housing costs (inclusive of principle, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees.
- Non-household members shall not be permitted as co-signers of the mortgage

☐ **YES, an approval letter from a mortgage lender is attached to this application (REQUIRED)**

Homebuyer Education: It is STRONGLY ENCOURAGED that you complete a homebuyer education course at a Massachusetts Homeownership Collaborative certified agency before closing. A list of pre- and post-purchase education courses, which is updated periodically, is on the MHP website www.mhp.net. Classes are also offered by the Community Development Partnership, 800-220-6206, Housing Assistance



Corp. 508-771-5400, and South Shore Housing Development Corporation 800-242-0957.

Income Limit: Total household annual income must be at/below the 80% Barnstable County Median Income Level, as adjusted for family size. See chart below.

2016 Barnstable MSA Income Limits; see www.huduser.org						
Household size	1 person	2 person	3 person	4 person	5 person	6 person
80% Income Limits	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800

Asset Limit: Total Household assets cannot exceed \$75,000.

I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that an incomplete or untruthful application will result in disqualification from further consideration.

I/We understand that being selected does not guarantee that I/We will be able to purchase the affordable unit. I understand that all application data will be verified and my qualifications will be reviewed in detail.

I/We understand it is my/our obligation to secure the necessary mortgage for the purchase of the affordable unit and all expenses, including closing costs and down payments, are my/our responsibility (only applicable to homeownership programs).

I/We fully authorize the Marketing/Lottery Agent to verify any and all income sources, income amounts, assets, financial information, resident location and workplace information.

I/we understand that if I/we and/or a family member has a financial interest in the BuyDown Program that I/we will not be eligible for an affordable unit in that development. Family member is defined as a parent, a son/daughter, an uncle/aunt, a niece/nephew, a grandparent, a grandchild and/or a sibling.

No household member may own a home, including a home in a trust.

Applicants determined ineligible will be notified, given an opportunity to discuss the reasons for the ineligible determination, and given the opportunity to submit additional information that may affect a new determination.

Name of Applicant

Signature

Date

Name of Co-applicant

Signature

Date



Summary of Deed Rider

The state's Local Initiative Program (LIP) Affordable Housing Deed Rider will be placed on the affordable home in perpetuity to ensure the permanent affordability of the home. The buyer will be required to sign this deed rider, and the deed rider will be recorded at the Barnstable Registry of Deeds. **The deed rider is a legally binding document. It is strongly recommended that purchasers of a deed restricted affordable home review the deed rider with their attorney and lender prior to the closing.**

- The deed rider restricts the resale price and limits equity gained in the property.
- A deed restricted affordable home must be resold at an affordable price to another eligible buyer or, if no eligible buyer is found, to an ineligible buyer who must also sign the deed rider. Owners of a deed restricted affordable home must notify the Monitoring Agent (Department of Housing and Community Development and the Town of Wellfleet) in writing of their intention to sell or convey the home. The resale price is set by the Monitoring Agent (Department of Housing and Community Development and the Town of Wellfleet) per the deed rider.
- Owners of a deed restricted affordable home must notify the Monitoring Agent (Department of Housing and Community Development and the Town of Wellfleet) and get pre-approval to make capital improvements to the home.
- Owners of a deed restricted affordable home cannot rent, lease, refinance or encumber the home without the prior written consent of the Monitoring Agent.
- The home shall be occupied and used by the owner's household exclusively as his, her or their principal residence.

The Monitoring Agent for this project is: Department of Housing and Community Development (DHCD) and the Town of Wellfleet. A copy of the Deed Rider for this project is available for review from the Marketing/Lottery Agent.

Statement of Understanding

I/We have read the Summary of Deed Rider for this project and understand the restrictions required by it.

I/We understand that, if selected by lottery to purchase the affordable home, a full copy of the Deed Rider will be provided to me/us and will be attached the Purchase and Sales Agreement.

I/We understand that the buyer of the affordable unit, selected by lottery, will be required to execute the Deed Rider at the time of purchase.

Applicant Signature

Date

Co-Applicant Signature

Date



Definitions: Income and Assets

Income Limit: Total household annual income must be at/below the 80% Barnstable County Median Income limits, as adjusted for household size. See chart below.

2016 Barnstable MSA Income Limits; see www.huduser.org						
Household size	1 person	2 person	3 person	4 person	5 person	6 person
80% Income Limits	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800

Asset Limit: Total Household assets cannot exceed \$75,000.

Annual Household Gross Income means all amounts which go to or on behalf of all current adult household members for the 12-month period following application. Annual income includes but is not limited to the following, with certain detailed exemptions (see 24 CFR 5.609):

- The full amount, before ANY payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- Net income from the operation of a business or profession
- Interest, dividends, and other net income of any kind from real or personal property
- Payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of period receipts
- Payments in lieu of earnings such as unemployment and disability compensation, worker's compensation and severance pay
- Welfare assistance payments
- Alimony and child support
- Regular pay, special pay, and allowances of a member of the Armed Forces

Household Assets include the following:

- Cash in savings accounts, checking accounts and safety deposit boxes, etc., certificates of deposit, bonds, stocks, treasury bills, mutual funds and money market accounts
- Revocable trusts.
- Equity in rental property or other capital investments
- Retirement plans are included when the holder has access to the funds, even though a penalty may be assessed. Retirement funds are NOT included if amounts can only be withdrawn if upon termination of employment or retirement
- Cash value of life insurance policies available to the applicant before death.



- Personal property held as an investment (this includes gems, jewelry, coin collections, or antique cars held as investments; personal jewelry is NOT considered an asset)
- Lump sum receipts or one-time receipts. (i.e. inheritance, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
- A mortgage or deed of trust held by an applicant.

Household assets **do not** include:

- Personal property. (clothing, furniture, cars, wedding ring and other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities)
- Term life insurance policies. (i.e. where there is no cash value)
- Equity in the cooperative unit in which the applicant lives.
- Assets that are part of an active business. Business DOES NOT include rental of properties that are held as investments unless such properties are the applicant's main source of income.
- Assets that are not effectively owned by the applicant

Assets disposed of for less than fair market value: Applicants must declare whether an asset has been disposed of for less than fair market value during the two years preceding application. If an asset has been disposed of for less than fair market value, the amount counted as an asset is the difference between the cash value and the amount actually received.



Household, Income and Asset Information

How many people in your household (include everybody; all adults, all children)? _____

Applicant Name (this is you): _____

Address: _____

City/Town: _____ State: _____ Zip Code: _____

E-mail Address: _____

Telephone (Day): _____ (Evening): _____

Employer's Name: _____ Town: _____

Co-Applicant (this is any other adult in the household) _____

Address: _____

City/Town: _____ State: _____ Zip Code: _____

E-mail Address: _____

Telephone: (Day): _____ (Evening): _____

Employer's Name: _____ Town: _____



List all household members including yourself (anyone who will live in the house, any age):

<u>Name</u>	<u>Date of Birth</u>	<u>Relationship to Applicant</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are any of the above listed household members full time students? ☐ YES ☐ NO
If yes, please list below (for students 18 years old or over, documentation of enrollment will be required).

Are any of the above listed household members divorced? ☐ YES ☐ NO
If yes, please list below and include documentation of child/ support and/or spousal support, or documentation that the household member is not receiving child support and/or spousal support



ANNUAL HOUSEHOLD INCOME INFORMATION: *Gross Annual income is income from all sources, including all wages and salaries (prior to deductions), overtime pay, commissions, tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, Social Security, Supplemental Security Income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans' benefits, for all adult household members over the age of 18, unless the member is a full-time student.*

Self-Employed (those reporting income on a Federal Tax Form, Schedule C) should also include a year-to-date Profit and Loss Statement for the business activity.

Annual Income (Applicant): Gross Income for the past 12 months: \$ _____

Employer Name: _____

Employer Address: _____

Employer Phone: _____ Your Job Position: _____

Wages BEFORE Taxes and Withholding:

\$ _____ (hourly) -or- \$ _____ (weekly) -or- \$ _____ (other – specify: _____)

Additional Income from other sources (such as Social Security, Alimony, Child Support, Unemployment, Disability, Workers' Compensation, etc.):

Source: _____ Income per month: \$ _____

Source: _____ Income per month: \$ _____

Annual Income (Co-Applicant): Gross Income for the past 12 months: \$ _____

Employer Name: _____

Employer Address: _____

Employer Phone: _____ Job Position: _____

Wages BEFORE Taxes and Withholding:

\$ _____ (hourly) -or- \$ _____ (weekly) -or- \$ _____ (other – specify: _____)

Additional Income from other sources (such as Social Security, Alimony, Child Support, Unemployment, Disability, Workers' Compensation, etc.):

Source: _____ Income per month: \$ _____

Source: _____ Income per month: \$ _____

Note: If any other adult household members have income, or if a household member has more sources of income than there is space for above, please attach a separate sheet of paper with their income information as described above



Household Asset Information: *Assets to be included include: cash, savings and checking accounts, stocks, bonds and other forms of capital investment, real estate and retirement accounts. Do not include the value of personal property such as furniture and automobiles.*

Name on Account: _____

Bank Name and Address: _____

Savings Account Number: _____ Balance: \$ _____

Checking Account Number: _____ Balance: \$ _____

Other (e.g. Certificate of Deposit) Account Number: _____ Balance: \$ _____

Name on Account: _____

Bank Name and Address: _____

Savings Account Number: _____ Balance: \$ _____

Checking Account Number: _____ Balance: \$ _____

Other (e.g. Certificate of Deposit) Account Number: _____ Balance: \$ _____

Name on Account: _____

Bank Name and Address: _____

Savings Account Number: _____ Balance: \$ _____

Checking Account Number: _____ Balance: \$ _____

Other (e.g. Certificate of Deposit) Account Number: _____ Balance: \$ _____

Cash: _____

Stocks/Bonds - Description: _____ Value: \$ _____

Real Estate - Description: _____ Value: \$ _____

Retirement Account - Description: _____ Value: \$ _____

Total Household Assets: \$ _____

Note: If any other household members have assets from additional sources, please attach a separate sheet of paper for each with their asset information as described above.



Affirmative Marketing

Affirmative Marketing:

Please complete the following section to assist us in fulfilling affirmative marketing requirements. The following section is optional.

Household Race:

- ☐ Caucasian
- ☐ African American/Black
- ☐ Asian/Pacific Islander/Native Hawaiian
- ☐ Native American / Alaskan Native

Ethnic Classification:

- ☐ Hispanic/Latino



General Authorization for Release of Information

Name: _____

Address: _____

Address: _____

Social Security Number: _____

Date of Birth: _____

Name: _____

Address: _____

Address: _____

Social Security Number: _____

Date of Birth: _____

I/we, the above named individual(s), authorize the Marketing/Lottery Agent to verify the accuracy of the information which I/we have provided or to secure information from the following sources:

Employer
Social Security
Department of Public Welfare
Veteran's Administration
Trust Administrators
Criminal History Systems Board
Other: _____

Banks and Credit Bureaus
Retirement & Pensions Systems
Department of Employment Security
Payer of Child Support
Insurance Companies

I/we hereby give permission to release this information to authorize the Marketing/Lottery Agent subject to the condition that it be kept confidential. I/we would appreciate your prompt attention in supplying the information requested on the attached page within five (5) days of receipt of this request. I/we understand that a photocopy of this authorization is as valid as the original. This authorization is valid for a period of one year from the date noted below. Thank you for your assistance and cooperation in this matter.

Applicant Signature

Date



Equal Housing Opportunity

Applicant Signature

Date



Verification of Employment

➡ Take this page out of the application, fill out Part I & Part II, have your employer fill out Part III, and then re-insert into the application. If you have more than one employer, or have more than one household member with an employer or employers, please make multiple copies. We need a Verification of Employment form for each and every job held by a household member.

PART I. APPLICANT INFORMATION (To be completed by Applicant)

Applicant: _____ Phone Number: _____

Signature: _____

PART II. EMPLOYER INFORMATION (To be completed by Applicant)

Name of Employer: _____ Phone Number: _____

Address of Employer: _____

PART III. EMPLOYMENT INFORMATION (To be completed by Employer)

1. Date of Employment _____ Position/Occupation _____
2. Date of Termination (if applicable) _____
3. Current Rate of Regular Pay \$ _____ per hour, week, month or year (circle one)
4. Current Rate of Overtime Pay \$ _____ per hour, week, month or year (circle one)
5. Gross income for the last 8 weeks \$ _____.
6. Do you anticipate any change in the employee rate of pay in the near future? Yes _____
No _____ If yes: Revised Rate \$ _____ Effective Date: _____
7. Number of hours employee typically works per week: _____ Weeks per year: _____
8. Do you anticipate any change in the number of hours the employee works?
Yes _____ No _____ If yes, please explain _____
9. Anticipated average amount of overtime per week _____
10. Gross annual earnings you anticipate for this employee for the next 12 months \$ _____
11. Does the employee receive tips, bonuses, overtime, commissions? Yes _____
No _____ Please indicate annual: Tips \$ _____ Bonuses \$ _____ Overtime \$ _____
Commissions \$ _____
12. If the employee's work is seasonal or sporadic, indicate lay-off periods _____



13. Additional Comments: _____

Completed By (signature): _____ Date: _____

Name and Title: _____



Verification of Assets

Program regulations require verification of all assets on deposit for all members of the household applying for participation in the community housing program. We ask for your cooperation in supplying this information. This information will be used only to determine the eligibility status and/or level of benefit of the applicant household. Your prompt return of the requested information is appreciated. Please either use the grid below or you may attach a letter on company letterhead detailing the information.

PART I. APPLICANT INFORMATION (To be completed by Applicant)

Applicant: _____

Applicant Address: _____

Phone: _____ SSN: _____

RELEASE: I hereby authorize the release of the requested information

Signature: _____

PART II. ASSET INFORMATION (To be completed by Bank or other holder of Deposits)

	Account number	Current Balance	Average Monthly Balance for Last 6 Months	Current Interest Rate	Withdrawal Penalty and/or Limitations on Withdrawal
Checking/Savings					
Checking/Savings					
Money Market					
Certificates of Deposit					
Retirement (IRA, Keogh, 401(k), etc)					



Signature of Authorized
Representative _____

Title: _____

Date: _____

Telephone: _____



Tab 7: Marketing/Lottery Agent Qualifications

The Wellfleet Housing Authority and Town of Wellfleet have hired Karen Sunnarborg to finalize Program materials and to manage marketing and lottery activities. Ms. Sunnarborg's resume is attached.

Ms. Sunnarborg has been certified by MassHousing as a Marketing/Lottery agent and has provided these services for more than 15 years. She has worked closely with DHCD on many of the specific projects listed below.

- Provided training and technical support for the Marshfield Housing Authority as it assumed the responsibilities of marketing, lottery and monitoring agent for affordable housing developments in town.
- Trained South Shore Housing Development Corporation on marketing and lottery activities, and coordinated these services for a number of projects while a consultant to SSHDC. SSHDC has in fact become a major provider of these services.
- Coordinated the marketing/lottery for a number of scattered rental units that were acquired by LexHAB in Lexington, to be managed by them as well. Worked with DHCD on what was the first LIP Marketing Plan for rental units.
- Oversaw the marketing and lottery process for a 6-unit affordable homeownership development in Yarmouth, working with both the Yarmouth Housing Authority and Town of Yarmouth.
- Coordinated marketing/lottery activities for a scattered 3-home project for first-time homebuyers in Bourne as a consultant to the Bourne Housing Partnership and Bourne Housing Authority. Subsequently, provided these services for their buy-down program, called the Bourne Homeownership Opportunity Program (BHOPP).
- Provided oversight on resale and refinancing activities for the Town of Needham.
- Coordinated marketing and lottery activities for affordable condo units in Boston as a consultant to the Mayo Group.

KAREN SUNNARBORG

**3 Parkside Drive
Jamaica Plain, MA 02130
617/983-9883**

**617/983-4991 fax
ksunnarborg@msn.com**

EDUCATION

HARVARD UNIVERSITY

1974-1976

Graduate School of Design

Master in City Planning

MARY WASHINGTON COLLEGE OF

1970-1974

THE UNIVERSITY OF VIRGINIA

B.A. - Sociology

Fredericksburg, Virginia

Community Organization

PROFESSIONAL EXPERIENCE

CONSULTANT

12/97 to present

Planning

Prepared Affordable Housing Needs Assessments and Executive Order 418 Action Plans for Belmont, Bedford, Brockton, Milton and Needham including Plans approved under the state's Planned/Housing Production requirements for Amherst, Ashburnham, Barnstable, Bourne, Boxford, Brewster, Carlisle, Carver, Chatham, Dennis, Dighton, Eastham, Grafton, Halifax, Hanover, Harwich, Holliston, Hubbardston, Manchester, Marion, Marshfield, Newburyport, Northampton, Norwell, Peabody, Rowley, Sandwich, Scituate, Sterling, Stow, Truro, Yarmouth, Wakefield, Wareham, Wayland, Wenham, and Weston. Updated Plans for 8 of these communities. Also, updated Needham's Affordable Housing Plan and prepared its HUD Consolidated Plan for HOME funds, updating it as well. Prepared a comprehensive Housing Needs Study for Martha's Vineyard (Island-wide and for each of the 6 towns) and the City of Lawrence. Completed a Community Needs Assessment and Action Plan regarding the full range of community services for Avon.

Housing Plan Implementation

Have helped implement a range of affordable housing strategies in Carver, Chatham, Holliston, Bourne, Boxford, Carlisle, Carver, Hanover, Leverett, Lexington, Norwell, and Grafton. Prepared marketing plans for numerous affordable housing developments, coordinating lotteries for affordable units in many localities. Have prepared Executive Order 418 Housing Certification applications for Brockton, Boxford and Marshfield. Served as Housing Advisor to the Mayor of Brockton as a consultant and undertaking some ongoing work for the Town of Needham.

Development

Worked with communities on development projects. Prepared Requests for Proposals for new affordable housing developments in Bourne, Boxford, Carlisle, Holliston, Norwell, Yarmouth and Brockton. Provided consulting services on a range of development projects to Chelsea NHS and South Shore Housing Development Corp. Assisting the Town of Needham in closing on funding for a group home.

Research/Policy/New Initiatives

Prepared a resource guide for using Community Preservation Act funding for community housing for the Massachusetts Housing Partnership and CHAPA and a best practices toolkit on affordable housing for the Cape Cod Commission. Provided consulting services for The Hyams Foundation on an analysis of its Affordable Housing Initiative and strategic planning for the next phase of funding. Recommended

opportunities for the Local Initiatives Support Corporation (LISC) to expand its program into suburban communities in the Greater Boston area through a Suburban Housing Initiative and organized a series of meetings to follow-up on this report. Provided services to CHAPA on its Smart Growth Demonstration Project and completed another project for CHAPA involving research and recommendations for revitalizing the smaller cities in the state. A statewide conference on this report took place in December 2006. Also provided consulting services to the Corporation for Supportive Housing and Edna McConnell Clark Foundation including the coordination of a funding proposal to HUD to provide technical assistance to localities interested in developing permanent supportive housing and the evaluation of grant-making practices through a survey instrument sent to other foundations.

NEW YORK CITY PARTNERSHIP, INC.

10/86-6/93

One Battery Park Plaza

New York, New York 10004

The New York City Partnership created one of the most successful housing partnerships in the country responsible for the production and sale of 18,000 newly built homes and apartments to moderate-income families in 50 low-income neighborhoods.

Director of Planning/Technical Services

6/89-6/93

Managed consulting projects for the Housing Partnership including the development of a comprehensive Land Use Resource Guide for the State of New York, the production of an Affordable Housing Handbook for HUD, a contract to make minority contractors more competitive in obtaining public work, analyses of Single Room Occupancy (SRO) housing and government supported housing policy, technical assistance to Westchester County on the development of affordable housing, and other housing development related projects.

Project Director

10/86-5/89

Responsible for planning and development activities on all housing projects administered through the Partnership's New Homes Program. Served as liaison between the Partnership and the City of New York, other funding agencies, private sector builders, and community-based organizations to identify new development sites, secure qualified developers, obtain necessary governmental subsidies, and expedite public approvals and development activities towards the construction of affordable homeownership opportunities for moderate- and middle-income residents.

BOSTON NEIGHBORHOOD HOUSING SERVICES

10/84-10/86

Executive Director

Managed a private, non-profit housing agency with an annual operating budget of over \$1.1 million (not including special development projects) and assets of \$2.75 million. Responsibilities included fiscal management, corporate fund raising, program marketing, coordination of voluntary Board of Directors, design and implementation of long-term program development strategies, and supervision and assistance to four affiliated entities providing housing services in Boston.

**NEIGHBORHOOD DEVELOPMENT AND
EMPLOYMENT AGENCY/HOUSING DIVISION**

3/83-10/84

**Deputy/Assistant Director of Planning and
Administration**

Managed the planning and administrative functions of the Agency that operated the City of Boston's housing programs. Responsible for an annual budget of approximately \$10 million as well as related administrative activities including personnel, payroll and contracts. Planning functions focused on developing, implementing and evaluating subsidized housing programs offered to property owners, non-

profit organizations and local developers to improve the city's housing stock and provide affordable housing.

MAYOR'S OFFICE OF HOUSING

Planning Director

2/79-2/83

Responsible for the program development, implementation and evaluation of neighborhood housing programs aimed at revitalizing Boston's existing housing stock

Planner

10/78-1/79

CONTRACT RESEARCH CORPORATION

8/77-3/78

Housing and Social Service Analyst

Duties ranged from project design to research, evaluation, survey design and administration, as well as report and proposal writing. Project involvement included an evaluation of the HUD Section 8 Housing Assistance Payments Program and a contract to train Boston City employees in fair housing/equal access law.

HARBIDGE HOUSE, INC.

12/76-7/77

Consultant

Involved in extensive socioeconomic impact studies of major governmental or quasi-public projects.

HARVARD UNIVERSITY

6/76-11/76

Research Assistant

For the Dean of the Harvard Graduate School of Design conducted research and prepared reports on projects in the Middle East including the design of a city planning curriculum for the University of King Abdulaziz in Jeddah, Saudi Arabia, and recommendations for attracting and accommodating private capital into the development of Ariashahr, a new city in Iran.

STATE OF MASSACHUSETTS

6/75-6/76

DEPARTMENT OF COMMUNITY AFFAIRS

Health and Planning Specialist

Advised Administrator on health issues and recommended policy positions for the Division of Social and Economic Opportunity.

OTHER PROFESSIONAL ACTIVITIES/AWARDS

Visiting Fellow

4/91

Participated in the Woodrow Wilson National Fellowship Program at Hamilton College. Received 2008 Outstanding Planning Project Award from Massachusetts APA **2/09**

Appointed to a state Advisory Panel on strengthening housing investments for community revitalization
Late 2014 through 2015

